

1 **ABSTRACT OF THE DISCLOSURE**

2 A method of authenticating a user access to network stations is disclosed.
3 Users of the new authentication system do not need to input passwords to gain
4 access to the network stations for on-line transactions, as the authentication job is
5 handled by the authentication server and the net entry apparatus through a host
6 computer. A token is generated dynamically and sent to the application server to
7 which the user intends to gain access, and the verification process is then activated
8 between the authentication server and the application server, which then retrieves a
9 symmetrical copy of the token to compare with the token passed from the
10 application server. If both tokens match up, the user ID has passed the security
11 check. Users are freed from having to memorize different user IDs and passwords
12 to operate many network accounts, with no risk of losing network account
13 numbers and passwords.